



LIFE AND ACCIDENT AND HEALTH COMPANIES — ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2009
OF THE CONDITION AND AFFAIRS OF THE
HumanaDental Insurance Company

NAIC Group Code	0119	(Current Period)	,	0119	(Prior Period)	NAIC Company Code	70580	Employer's ID Number	39-0714280
Organized under the Laws of	Wisconsin				State of Domicile or Port of Entry				Wisconsin
Country of Domicile	United States								
Incorporated/Organized	01/01/1908				Commenced Business				10/12/1908
Statutory Home Office	1100 Employers Boulevard				DePere, WI 54115				
	(Street and Number)				(City or Town, State and Zip Code)				
Main Administrative Office	1100 Employers Boulevard				DePere, WI 54115				920-336-1100
	(Street and Number)				(City or Town, State and Zip Code)				(Area Code) (Telephone Number)
Mail Address	PO Box 740036				Louisville, KY 40201-7436				
	(Street and Number or P.O. Box)				(City or Town, State and Zip Code)				
Primary Location of Books and Records	1100 Employers Boulevard				DePere, WI 54115				920-336-1100
	(Street and Number)				(City or Town, State and Zip Code)				(Area Code) (Telephone Number)
Internet Web Site Address	www.humana.com								
Statutory Statement Contact	Cathy Staebler				502-580-2712				
	(Name)				(Area Code) (Telephone Number) (Extension)				
	cstaebler@humana.com				502-580-2099				
	(E-Mail Address)				(FAX Number)				

OFFICERS

Name	Title	Name	Title
Gerald Lawrence Ganoni	President	Joan Olliges Lenahan	VP and Corporate Secretary
James Harry Bloem	Sr. VP, CFO & Treasurer	Frank Murray Amrine	Appointed Actuary

OTHER OFFICERS

George Grant Bauernfeind	Vice President	Elizabeth Diane Bierbower #	COO - Specialty Benefits
John Gregory Catron	Vice President	John Edward Lumpkins	Vice President
Mark Matthew Matzke	VP - Dental Segment Lead	Kathleen Stephenson Pellegrino	Vice President & Asst. Secretary
Gilbert Alan Stewart	Vice President	William Joseph Tait	Vice President
Gary Dean Thompson	Vice President	Melissa Louise Weaver M.D. #	Vice President

DIRECTORS OR TRUSTEES

James Harry Bloem	Michael Benedict McCallister	James Elmer Murray	Melissa Louise Weaver M.D. #
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State of Kentucky
County of Jefferson

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The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Gerald Lawrence Ganoni President	Joan Olliges Lenahan VP and Corporate Secretary	James Harry Bloem Sr. VP, CFO & Treasurer
a. Is this an original filing? Yes [X] No []		
b. If no:, 1. State the amendment number 2. Date filed 3. Number of pages attached		
Myra Carpenter, Notary Public August 9, 2013		

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	63,688,565		63,688,565	73,443,745
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	349,160
2.2 Common stocks	0		0	2,655,502
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ (3,282,771) , Schedule E-Part 1), cash equivalents (\$ 18,999,559 , Schedule E-Part 2) and short-term investments (\$ 7,938,730 , Schedule DA).....	23,655,518		23,655,518	13,572,287
6. Contract loans (including \$ premium notes)			0	0
7. Other invested assets (Schedule BA)	0		0	0
8. Receivables for securities			0	0
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	87,344,083	0	87,344,083	90,020,694
11. Title plants less \$ charged off (for Title insurers only).....			0	0
12. Investment income due and accrued	530,273		530,273	680,638
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,304,781	89,886	1,214,895	1,650,489
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premium).....			0	0
13.3 Accrued retrospective premiums.....			0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers			0	0
14.2 Funds held by or deposited with reinsured companies			0	0
14.3 Other amounts receivable under reinsurance contracts			0	0
15. Amounts receivable relating to uninsured plans	413,872	2,209	411,663	387,510
16.1 Current federal and foreign income tax recoverable and interest thereon			0	0
16.2 Net deferred tax asset.....	1,957,946	868,446	1,089,500	734,165
17. Guaranty funds receivable or on deposit			0	0
18. Electronic data processing equipment and software.....	168,596	22,358	146,238	107,377
19. Furniture and equipment, including health care delivery assets (\$)	748,692	748,692	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
21. Receivables from parent, subsidiaries and affiliates	1,408,545		1,408,545	119,881
22. Health care (\$) and other amounts receivable.....	222,250	74,840	147,410	208,277
23. Aggregate write-ins for other than invested assets	1,154,980	1,154,980	0	0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	95,254,018	2,961,411	92,292,607	93,909,031
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
26. Total (Lines 24 and 25)	95,254,018	2,961,411	92,292,607	93,909,031
DETAILS OF WRITE-INS				
0901.			0	
0902.			0	
0903.			0	
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	0
2301. Prepaid Commissions.....	910,681	910,681	0	0
2302. Prepaid Expenses.....	244,299	244,299	0	0
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,154,980	1,154,980	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$0 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$0 Modco Reserve)	0	0
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1)(including \$0 Modco Reserve)	323,175	225,099
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	0	0
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	0	0
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	17,550,143	15,656,544
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	0	0
6.2 Dividends not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$6,847,790 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	6,847,790	5,529,333
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	0	0
9.4 Interest Maintenance Reserve (IMR, Line 6)	1,286,456	449,922
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	1,824,750	2,949,632
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	4,894,789	4,016,365
13. Transfers to Separate Accounts due or accrued (net) (Including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	677,116	746,030
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	114,320	43,394
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ and interest thereon \$	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	0	69,043
24.2 Reinsurance in unauthorized companies	0	0
24.3 Funds held under reinsurance treaties with unauthorized reinsurers	0	0
24.4 Payable to parent, subsidiaries and affiliates	0	0
24.5 Drafts outstanding	0	0
24.6 Liability for amounts held under uninsured plans	270,726	403,289
24.7 Funds held under coinsurance	0	0
24.8 Payable for securities	0	0
24.9 Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	95,127	30,668
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	33,884,392	30,119,319
27. From Separate Accounts statement	0	0
28. Total Liabilities (Lines 26 and 27)	33,884,392	30,119,319
29. Common capital stock	2,600,000	2,600,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	15,376,991	15,000,000
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	40,431,224	46,189,712
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	55,808,215	61,189,712
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	58,408,215	63,789,712
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	92,292,607	93,909,031
DETAILS OF WRITE-INS		
2501. Securities Lending Payable.....	94,955	22,708
2502. Miscellaneous Payable.....	172	7,960
2503. Unclaimed Property.....	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	95,127	30,668
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	295,216,209	296,427,719
2. Considerations for supplementary contracts with life contingencies		0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,820,077	3,960,341
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	187,613	95,053
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		0
8.2 Charges and fees for deposit-type contracts		0
8.3 Aggregate write-ins for miscellaneous income	1,196,853	141,524
9. Totals (Lines 1 to 8.3)	299,420,752	300,624,637
10. Death benefits		0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	0	0
13. Disability benefits and benefits under accident and health contracts	199,945,863	198,822,132
14. Coupons, guaranteed annual pure endowments and similar benefits		0
15. Surrender benefits and withdrawals for life contracts		0
16. Group conversions		0
17. Interest and adjustments on contract or deposit-type contract funds		0
18. Payments on supplementary contracts with life contingencies		0
19. Increase in aggregate reserves for life and accident and health contracts		0
20. Totals (Lines 10 to 19)	199,945,863	198,822,132
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	30,205,531	26,738,777
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	33,353,543	28,240,578
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	10,651,429	8,616,094
25. Increase in loading on deferred and uncollected premiums		0
26. Net transfers to or (from) Separate Accounts net of reinsurance		0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	274,156,366	262,417,581
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	25,264,386	38,207,056
30. Dividends to policyholders		0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	25,264,386	38,207,056
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	9,843,696	14,468,751
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	15,420,690	23,738,305
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 86,645 (excluding taxes of \$ 551,465 transferred to the IMR)	160,915	(1,072,669)
35. Net income (Line 33 plus Line 34)	15,581,605	22,665,636
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	63,789,712	65,630,112
37. Net income (Line 35)	15,581,605	22,665,636
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		0
39. Change in net unrealized foreign exchange capital gain (loss)		0
40. Change in net deferred income tax	577,905	1,233,954
41. Change in nonadmitted assets	12,960	(881,337)
42. Change in liability for reinsurance in unauthorized companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	69,042	141,347
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		0
47. Other changes in surplus in Separate Accounts statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles		0
50. Capital changes:		
50.1 Paid in		0
50.2 Transferred from surplus (Stock Dividend)		0
50.3 Transferred to surplus		0
51. Surplus adjustment:		
51.1 Paid in	376,991	0
51.2 Transferred to capital (Stock Dividend)		0
51.3 Transferred from capital		0
51.4 Change in surplus as a result of reinsurance		0
52. Dividends to stockholders	(22,000,000)	(25,000,000)
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(5,381,497)	(1,840,400)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	58,408,215	63,789,712
DETAILS OF WRITE-INS		
08.301. Administrative Fee Income	1,082,853	27,524
08.302. Access Fees	114,000	114,000
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,196,853	141,524
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.		
5302.		
5303.		
5398.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	296,951,062	294,019,746
2. Net investment income	3,325,747	4,441,710
3. Miscellaneous income	1,196,853	141,524
4. Total (Lines 1 through 3)	301,473,662	298,602,980
5. Benefit and loss related payments	197,954,188	196,280,474
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	.0	.0
7. Commissions, expenses paid and aggregate write-ins for deductions	74,643,236	62,879,051
8. Dividends paid to policyholders .....	.0	.0
9. Federal and foreign income taxes paid (recovered) net of \$86,645 tax on capital gains (losses)	9,930,341	13,891,159
10. Total (Lines 5 through 9)	282,527,765	273,050,684
11. Net cash from operations (Line 4 minus Line 10)	18,945,897	25,552,296
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	49,811,057	81,955,509
12.2 Stocks	2,832,691	70,687,744
12.3 Mortgage loans .....	.0	.0
12.4 Real estate .....	.0	.0
12.5 Other invested assets .....	.0	.0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	387	.0
12.7 Miscellaneous proceeds	0	244
12.8 Total investment proceeds (Lines 12.1 to 12.7)	52,644,135	152,643,497
13. Cost of investments acquired (long-term only):		
13.1 Bonds	38,895,645	.0
13.2 Stocks .....	.0	78,995,144
13.3 Mortgage loans .....	.0	73,343,246
13.4 Real estate .....	.0	.0
13.5 Other invested assets .....	.0	.0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	38,895,645	152,338,390
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	13,748,490	305,107
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	.0	.0
16.2 Capital and paid in surplus, less treasury stock	376,991	.0
16.3 Borrowed funds .....	.0	.0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	.0	.0
16.5 Dividends to stockholders	22,000,000	25,000,000
16.6 Other cash provided (applied)	(988,146)	(3,373,185)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(22,611,155)	(28,373,185)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	10,083,232	(2,515,782)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	13,572,287	16,088,069
19.2 End of year (Line 18 plus Line 19.1)	23,655,519	13,572,287

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HumanaDental Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	295,216,208	0	0	0		0	0	0	277,759,321	0	17,456,887	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	2,820,077								2,653,319		166,758	
4. Amortization of Interest Maintenance Reserve (IMR)	187,613								176,519		11,094	
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0		0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	1,196,853	0	0	0	0	0	0	0	1,132,821	0	64,032	0
9. Totals (Lines 1 to 8.3)	299,420,751	0	0	0	0	0	0	0	281,721,980	0	17,698,771	0
10. Death benefits	0											
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0				0					
12. Annuity benefits	0			0				0				
13. Disability benefits and benefits under accident and health contracts	199,945,862								189,236,664	0	10,709,198	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	0											
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	0											
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	0											
20. Totals (Lines 10 to 19)	199,945,862	0	0	0	0	0	0	0	189,236,664	0	10,709,198	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	30,205,532	0	0	0		0	0	0	28,973,441	0	1,232,091	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0		0	0	0	0	0	0	0
23. General insurance expenses	33,353,542								29,093,030	0	4,260,512	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	10,651,429								10,021,583	0	629,846	0
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	274,156,365	0	0	0	0	0	0	0	257,324,718	0	16,831,647	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	25,264,386	0	0	0	0	0	0	0	24,397,262	0	867,124	0
30. Dividends to policyholders	0								0	0	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	25,264,386	0	0	0	0	0	0	0	24,397,262	0	867,124	0
32. Federal income taxes incurred (excluding tax on capital gains)	9,843,696								9,261,613		582,083	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	15,420,690	0	0	0	0	0	0	0	15,135,649	0	285,041	0
DETAILS OF WRITE-INS												
08.301. Administrative Fee Income	1,082,853								1,018,821		64,032	
08.302. Access Fees	114,000								114,000			
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,196,853	0	0	0	0	0	0	0	1,132,821	0	64,032	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 Line 10 Line 16 Line 23 Line 24

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	0							
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	0							
5. Tabular less actual reserve released	0							
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	0	0	0	0	0	0	0	0
9. Tabular cost	0				XXX			
10. Reserves released by death	0			XXX	XXX			XXX
11. Reserves released by other terminations (net)	0							
12. Annuity, supplementary contract, and disability payments involving life contingencies	0							
13. Net transfers to or (from) Separate Accounts	0							
14. Total Deductions (Lines 9 to 13)	0	0	0	0	0	0	0	0
15. Reserve December 31, current year	0	0	0	0	0	0	0	0

NONE

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....649,182	.....586,756
1.1	Bonds exempt from U.S. tax	(a).....570,412	.....437,313
1.2	Other bonds (unaffiliated)	(a).....1,711,489	.....1,756,648
1.3	Bonds of affiliates	(a).....0	.....
2.1	Preferred stocks (unaffiliated)	(b).....7,411	.....7,411
2.11	Preferred stocks of affiliates	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....13,051	.....13,051
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c).....	.....
4.	Real estate	(d).....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e).....61,014	.....61,014
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....2,371	.....2,371
10.	Total gross investment income	3,014,930	2,864,564
11.	Investment expenses		(g).....13,558
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....30,198
13.	Interest expense		(h).....
14.	Depreciation on real estate and other invested assets		(i).....
15.	Aggregate write-ins for deductions from investment income .....		.....731
16.	Total deductions (Lines 11 through 15) .....		.....44,487
17.	Net investment income (Line 10 minus Line 16)		2,820,077
DETAILS OF WRITE-INS			
0901.	Securities Lending Income.....	5,272	5,272
0902.	Miscellaneous Investment Expense.....	(2,901)	(2,901)
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	2,371	2,371
1501.	Depreciation on Real Estate.....		731
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		731

(a) Includes \$24,391 accrual of discount less \$379,696 amortization of premium and less \$148,498 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$19,765 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$13,558 investment expenses and \$30,198 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$731 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	302,579		302,579		
1.1	Bonds exempt from U.S. tax	512,352		512,352		
1.2	Other bonds (unaffiliated)	710,356	(9,750)	700,606		
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(171,971)	0	(171,971)	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments	387	0	387	0	0
7.	Derivative instruments			0		
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	(72,246)	0	(72,246)	0	0
10.	Total capital gains (losses)	1,281,457	(9,750)	1,271,707	0	0
DETAILS OF WRITE-INS						
0901.	Securities Lending Impairment.....	(72,246)		(72,246)		
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(72,246)	0	(72,246)	0	0

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HumanaDental Insurance Company

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected .....	.0										
2. Deferred and accrued .....	.0										
3. Deferred , accrued and uncollected:											
3.1 Direct .....	.0										
3.2 Reinsurance assumed .....	.0										
3.3 Reinsurance ceded .....	.0										
3.4 Net (Line 1 + Line 2) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct .....	.0										
6.2 Reinsurance assumed .....	.0										
6.3 Reinsurance ceded .....	.0										
6.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4 .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.3 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct .....	.0										
10.2 Reinsurance assumed .....	.0										
10.3 Reinsurance ceded .....	.0										
10.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
RENEWAL											
11. Uncollected	1,304,780							1,412,689		(107,909)	
12. Deferred and accrued .....	.0										
13. Deferred, accrued and uncollected:											
13.1 Direct	1,304,780							1,412,689		(107,909)	
13.2 Reinsurance assumed .....	.0										
13.3 Reinsurance ceded .....	.0										
13.4 Net (Line 11 + Line 12)	1,304,780	.0	.0	.0	.0	.0	.0	1,412,689	.0	(107,909)	.0
14. Advance	6,847,790	.0	.0	.0	.0	.0	.0	6,499,979	.0	347,811	.0
15. Line 13.4 - Line 14	(5,543,010)	.0	.0	.0	.0	.0	.0	(5,087,290)	.0	(455,720)	.0
16. Collected during year:											
16.1 Direct	305,795,395		6,601,572	2,200,532				279,038,455		17,954,836	
16.2 Reinsurance assumed .....	.0										
16.3 Reinsurance ceded	8,844,333		6,601,572	2,200,532						42,229	
16.4 Net	296,951,062	.0	.0	.0	.0	.0	.0	279,038,455	.0	17,912,607	.0
17. Line 15 + Line 16.4	291,408,052	.0	.0	.0	.0	.0	.0	273,951,165	.0	17,456,887	.0
18. Prior year (uncollected + deferred and accrued - advance)	(3,808,156)	.0	.0	.0	.0	.0	.0	(3,808,156)	.0	.0	.0
19. Renewal premiums and considerations:											
19.1 Direct	304,060,541	.0	6,601,572	2,200,532	.0	.0	.0	277,759,321	.0	17,499,116	.0
19.2 Reinsurance assumed .....	.0		.0	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded	8,844,333		6,601,572	2,200,532	.0	.0	.0	.0	.0	42,229	.0
19.4 Net (Line 17 - Line 18)	295,216,208	0	0	0	0	0	0	277,759,321	0	17,456,887	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	304,060,541	.0	6,601,572	2,200,532	.0	.0	.0	277,759,321	.0	17,499,116	.0
20.2 Reinsurance assumed .....	.0		.0	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded	8,844,333		6,601,572	2,200,532	.0	.0	.0	.0	.0	42,229	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	295,216,208	0	0	0	0	0	0	277,759,321	0	17,456,887	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0										
22. All other.....	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0										
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	0										
28. Single	0										
29. Renewal	30,205,532							28,973,441		1,232,091	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	30,205,532	0	0	0	0	0	0	28,973,441	0	1,232,091	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent		39,478	2,797,093		790	2,837,361
2. Salaries and wages		307,374	23,072,033		6,148	23,385,555
3.11 Contributions for benefit plans for employees		92,270	5,181,688		1,845	5,275,803
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare			510,010			510,010
3.32 Other agent welfare						0
4.1 Legal fees and expenses			12,671			12,671
4.2 Medical examination fees						0
4.3 Inspection report fees						0
4.4 Fees of public accountants and consulting actuaries						0
4.5 Expense of investigation and settlement of policy claims						0
5.1 Traveling expenses			487,577			487,577
5.2 Advertising			2,834,905			2,834,905
5.3 Postage, express, telegraph and telephone		40,102	76,865		802	117,769
5.4 Printing and stationery			1,149,607			1,149,607
5.5 Cost or depreciation of furniture and equipment		6,629	239,530		133	246,292
5.6 Rental of equipment			207,834			207,834
5.7 Cost or depreciation of EDP equipment and software		69,351	1,069,755		1,387	1,140,493
6.1 Books and periodicals			1,422			1,422
6.2 Bureau and association fees			64,206			64,206
6.3 Insurance, except on real estate			169,997			169,997
6.4 Miscellaneous losses						0
6.5 Collection and bank service charges						0
6.6 Sundry general expenses			1,217,417			1,217,417
6.7 Group service and administration fees						0
6.8 Reimbursements by uninsured plans			(9,775,077)			(9,775,077)
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)						0
7.3 Agency conferences other than local meetings						0
9.1 Real estate expenses			95,993			95,993
9.2 Investment expenses not included elsewhere						0
9.3 Aggregate write-ins for expenses	0	122,651	3,262,160	0	2,453	3,387,264
10. General expenses incurred	0	677,855	32,675,686	0	13,558	(a) 33,367,099
11. General expenses unpaid December 31, prior year	0	0	4,016,365	0	0	4,016,365
12. General expenses unpaid December 31, current year			4,894,789			4,894,789
13. Amounts receivable relating to uninsured plans, prior year	0	0	429,074	0	0	429,074
14. Amounts receivable relating to uninsured plans, current year			411,663			411,663
15. General expenses paid during year (Lines 10+11-12-13+14)	0	677,855	31,779,851	0	13,558	32,471,264
DETAILS OF WRITE-INS						
09.301. Outside Services		122,651	3,262,160		2,453	3,387,264
09.302.						0
09.303.						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	0	122,651	3,262,160	0	2,453	3,387,264

(a) Includes management fees of \$ 4,972,776 to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business		
				Investment	Total
1. Real estate taxes				30,198	30,198
2. State insurance department licenses and fees		2,775,557			2,775,557
3. State taxes on premiums		4,421,603			4,421,603
4. Other state taxes, incl. \$ for employee benefits		1,675,097			1,675,097
5. U.S. Social Security taxes		1,745,692			1,745,692
6. All other taxes		33,480			33,480
7. Taxes, licenses and fees incurred	0	10,651,429	0	30,198	10,681,627
8. Taxes, licenses and fees unpaid December 31, prior year	0	746,030	0	0	746,030
9. Taxes, licenses and fees unpaid December 31, current year		677,116			677,116
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	0	10,720,343	0	30,198	10,750,541

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	0	0
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	0	0
16. Total from prior year	0	0
17. Total Dividends or refunds (Lines 9 + 15 - 16)	0	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0

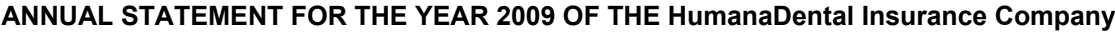
NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. AMER EXP ANB NL 3% CRF 41 & PRIOR.....	489,620		489,620		
0100002. AMER EXP ANB NL 3.5% CRF 41-47.....	348,281		348,281		
0100003. 1941 CSO ANB NL 2.5% CRF 48-60.....	2,820,938		2,820,938		
0100004. 1941 CSO ANB NL 2.75% CRF 54-60.....	598,843		598,843		
0100005. 1941 CSO(130%) ANB NL 2.5% CRF 41-60.....	44,007		44,007		
0100006. 1941 CSO(130%) ANB NL 2.75% CRF 54-60.....	0		0		
0100007. 1958 CSO ANB NL 2.5% CRF 60-67.....	4,264,817		4,264,817		
0100008. 1958 CSO ANB NL 3% CRF 78-86.....	21,915		21,915		
0100009. 1958 CSO ANB NL 3.5% CRF 66-67.....	263,383		263,383		
0100010. 1958 CSO ANB NL 4% CRF 78-88.....	577,394		577,394		
0100011. 1958 CSO ANB NL 4.5% CRF 86-88.....	1,099,095		1,099,095		
0100012. 1958 CSO ANB NL 5.5% CRF 81-84.....	16,057		16,057		
0100013. 1958 CSO ANB CRVM 3% CRF 78-86.....	433,922		433,922		
0100014. 1958 CSO ANB CRVM 4% CRF 78-88.....	5,729,741		5,729,741		
0100015. 1958 CSO ANB CRVM 4.5% CRF 83-88.....	14,183,868		14,183,868		
0100016. 1958 CSO ANB CRVM 5.5% CRF 81-84.....	895,738		895,738		
0100017. 1958 CET ANB NL 2.5% CRF 60-67.....	251,760		251,760		
0100018. 1958 CET ANB NL 3% CRF 78-86.....	6,934		6,934		
0100019. 1958 CET ANB NL 4% CRF 78-88.....	67,345		67,345		
0100020. 1958 CET ANB NL 4.5% CRF 86-88.....	51,216		51,216		
0100021. 1958 CET ANB NL 5.5% CRF 61-84.....	4,257		4,257		
0100022. 1958 CSO ALB NL 2.5% CRF 67-72.....	2,585,787		2,585,787		
0100023. 1958 CSO ALB NL 3% CRF 67-73.....	2,018,326		2,018,326		
0100024. 1958 CSO ALB NL 3.5% CRF 67-73.....	1,747,024		1,747,024		
0100025. 1958 CSO ALB NL 4% CRF 73.....	856		856		
0100026. 1958 CSO ALB CRVM 2.5% CRF 73-78.....	688,643		688,643		
0100027. 1958 CSO ALB CRVM 3% CRF 73-78.....	503,572		503,572		
0100028. 1958 CSO ALB CRVM 3.5% CRF 67-73.....	387,138		387,138		
0100029. 1958 CET ALB NL 2.5% CRF 60-67.....	49,887		49,887		
0100030. 1958 CET ALB NL 3% CRF 78-86.....	158,897		158,897		
0100031. 1958 CET ALB NL 3.5% CRF 67-73.....	14,313		14,313		
0100032. 1980 CSO ANB NL 3.0% CRF.....	0		0		
0100033. 1980 CSO ANB NL 4.5% CRF 89-93.....	119,202		119,202		
0100034. 1980 CSO ANB NL 5.5% CRF 82.....	338,329		338,329		
0100035. 1980 CSO ANB CRVM 4.5% CRF 85-93.....	48,930,279		48,930,279		
0100036. 1980 CSO ANB CRVM 5.5% CRF 86-92.....	3,237,932		3,237,932		
0100037. 1980 CET ANB NL 3% CRF.....	5,669		5,669		
0100038. 1980 CET ANB NL 4.5% CRF.....	0		0		
0100039. 1980 CET ANB NL 5.5% CRF 86-92.....	3,201		3,201		
0199997. Totals (Gross)	92,958,186	0	92,958,186	0	0
0199998. Reinsurance ceded	92,958,186		92,958,186		
0199999. Totals (Net)	0	0	0	0	0
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. Deferred 1937 Standard Annuity Table 2.50%.....	40,754	XXX	40,754	XXX	
0200002. Deferred 1937 Standard Annuity Table 3.50%.....	419,557	XXX	419,557	XXX	
0200003. Deferred 1937 Standard Annuity Table 3.00%.....	1,818	XXX	1,818	XXX	
0200004. 1971 Individual Annuity Table 6.00%.....	3,807	XXX	3,807	XXX	
0200005. 1971 Individual Annuity Table 7.00%.....	240,888	XXX	240,888	XXX	
0200006. 1971 Individual Annuity Table 7.50%.....	1,356,524	XXX	1,356,524	XXX	
0200007. 1983 Individual Annuity Table 6.30%.....	71,722	XXX	71,722	XXX	
0200008. 1983 Individual Annuity Table 6.50%.....	389,986	XXX	389,986	XXX	
0200009. 1983 Individual Annuity Table 7.00%.....	182,781	XXX	182,781	XXX	
0200010. 1983 Individual Annuity Table 7.50%.....	160,292	XXX	160,292	XXX	
0200011. 1983 Individual Annuity Table 8.25%.....	44,163	XXX	44,163	XXX	
0200012. 1983 Individual Annuity Table 8.75%.....	50,869	XXX	50,869	XXX	
0200013. A-1949 Table 3.50%.....	2,500	XXX	2,500	XXX	
0200014. Deferred Annuities at Various Interest Rates.....	99,269,338	XXX	99,269,338	XXX	
0299997. Totals (Gross)	102,234,999	XXX	102,234,999	XXX	0
0299998. Reinsurance ceded	102,234,999	XXX	102,234,999	XXX	
0299999. Totals (Net)	0	XXX	0	XXX	0
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. A-1949 Table 3.50%.....	3,644		3,644		
0300002. 1937 Standard Annuity Table 2.50%.....	0		0		
0300003. 1937 Standard Annuity Table 3.00%.....	0		0		
0300004. 1937 Standard Annuity Table 3.50%.....	771		771		
0300005. 1971 Individual Annuity Table 6.00%.....	8,750		8,750		
0300006. 1971 Individual Annuity Table 7.00%.....	256,997		256,997		
0300007. 1971 Individual Annuity Table 7.50%.....	52,733		52,733		
0300008. 1983 Individual Annuity Table 3.00%.....	50,417		50,417		
0300009. 1983 Individual Annuity Table 5.30%.....	45,712		45,712		
0300010. 1983 Individual Annuity Table 6.10%.....	30,838		30,838		
0300011. 1983 Individual Annuity Table 6.25%.....	128,158		128,158		
0300012. 1983 Individual Annuity Table 6.50%.....	7,344		7,344		
0300013. 1983 Individual Annuity Table 6.60%.....	95,039		95,039		
0300014. 1983 Individual Annuity Table 7.00%.....	1,145,447		1,145,447		
0300015. 1983 Individual Annuity Table 7.25%.....	26,361		26,361		
0300016. 1983 Individual Annuity Table 7.75%.....	9,928		9,928		
0300017. 1983 Individual Annuity Table 7.80%.....	45,315		45,315		
0300018. 1983 Individual Annuity Table 8.25%.....	74,052		74,052		
0300019. 1983 Individual Annuity Table 8.30%.....	56,034		56,034		
0300020. 1983 Individual Annuity Table 8.75%.....	79,210		79,210		
0300021. 1983 Individual Annuity Table 8.80%.....	136,193		136,193		
0399997. Totals (Gross)	2,252,943	0	2,252,943	0	0
0399998. Reinsurance ceded	2,252,943		2,252,943		
0399999. Totals (Net)	0	0	0	0	0
ACCIDENTAL DEATH BENEFITS:					
0400001. 1959 AD -- 1958 CSO 4.5%.....	17,038		17,038		
0499997. Totals (Gross)	17,038	0	17,038	0	0
0499998. Reinsurance ceded	17,038		17,038		
0499999. Totals (Net)	0	0	0	0	0
DISABILITY-ACTIVE LIVES:					
0500001. 1952 DISABILITY STUDY - 1958 CSO 3%.....	553,996		553,996		
0599997. Totals (Gross)	553,996	0	553,996	0	0
0599998. Reinsurance ceded	553,996		553,996		
0599999. Totals (Net)	0	0	0	0	0
DISABILITY-DISABLED LIVES:					
0600001. 1952 DISABILITY STUDY - 1958 CSO 3%.....	715,052		715,052		
0699997. Totals (Gross)	715,052	0	715,052	0	0
0699998. Reinsurance ceded	715,052		715,052		
0699999. Totals (Net)	0	0	0	0	0
MISCELLANEOUS RESERVES					
0700001. For immediate payment of claims.....	538,280		538,280		
0700002. Special Class Extra.....	13,209		13,209		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

[illegible]



1.1.	Has the reporting entity ever issued both participating and non-participating contracts?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
1.2.	If not, state which kind is issued		
2.1.	Does the reporting entity at present issue both participating and non-participating contracts?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
2.2.	If not, state which kind is issued		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
	If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the Instructions.		
4.	Has the reporting entity any assessment or stipulated premium contracts in force?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
	If so, state:		
4.1	Amount of insurance?	\$	
4.2	Amount of reserve?	\$	
4.3	Basis of reserve:		
4.4	Basis of regular assessments:		
4.5	Basis of special assessments:		
4.6	Assessments collected during the year	\$	
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.		
6.	Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
6.1	If so, state the amount of reserve on such contracts on the basis actually held:	\$	
6.2	That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:	\$	
	Attach statement of methods employed in their valuation.		
7.	Does the reporting entity have any Synthetic GIC contracts, or agreements in effect as of December 31 of the current year?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
7.1	If yes, state the total dollar amount of assets covered by these contracts or agreements:	\$	
7.2	Specify the basis (fair value, amortized cost, etc.) for determining the amount:		
7.3	State the amount of reserves established for this business:	\$	
7.4	Identify where the reserves are reported in the blank:		

[illegible]

EXHIBIT 6 - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	325,172					325,172			
2. Additional contract reserves (a)	42,278					42,278			
3. Additional actuarial reserves - Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	367,450	0	0	0	0	367,450	0	0	0
8. Reinsurance ceded	45,275					45,275			
9. Totals (Net)	322,175	0	0	0	0	322,175	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	29,128				29,128				
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	1,000	1,000							
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	30,128	1,000	0	0	29,128	0	0	0	0
15. Reinsurance ceded	29,128				29,128				
16. Totals (Net)	1,000	1,000	0	0	0	0	0	0	0
17. TOTAL (Net)	323,175	1,000	0	0	0	322,175	0	0	0
18. TABULAR FUND INTEREST	0								
DETAILS OF WRITE-INS									
0601.	0								
0602.	0								
0603.	0								
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.	0								
1302.	0								
1303.	0								
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	3,972,516			3,070,321	902,195	
2. Deposits received during the year	374,586			346,173	28,413	
3. Investment earnings credited to the account	156,793			121,639	35,154	
4. Other net change in reserves	12,434				12,434	
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	649,210			526,495	122,715	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	3,867,119	0	0	3,011,638	855,481	0
10. Reinsurance balance at the beginning of the year	(3,972,516)			(3,070,321)	(902,195)	
11. Net change in reinsurance assumed	0			0	0	
12. Net change in reinsurance ceded	(105,397)			(58,683)	(46,714)	
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(3,867,119)	0	0	(3,011,638)	(855,481)	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	0	0	0	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
		1	2	Ordinary		6	Group		Accident and Health		
				3	4		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
	1.1 Direct	0									
	1.2 Reinsurance assumed	0									
	1.3 Reinsurance ceded	0									
	1.4 Net	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
	2.1 Resisted										
	2.11 Direct	0									
	2.12 Reinsurance assumed	0									
	2.13 Reinsurance ceded	0									
	2.14 Net	0	0	(b) 0	(b) 0	(b) 0	(b) 0	0	0	0	0
	2.2 Other										
	2.21 Direct	1,228,506		366,464					824,332		37,710
	2.22 Reinsurance assumed	0									
	2.23 Reinsurance ceded	366,464		366,464							
	2.24 Net	862,042	0	(b) 0	(b) 0	(b) 0	(b) 0	0	(b) 824,332	(b) 0	(b) 37,710
3. Incurred but unreported:											
	3.1 Direct	16,927,966		234,000					16,263,633		430,333
	3.2 Reinsurance assumed	0									
	3.3 Reinsurance ceded	239,866		234,000							5,866
	3.4 Net	16,688,100	0	(b) 0	(b) 0	(b) 0	(b) 0	0	(b) 16,263,633	(b) 0	(b) 424,467
4. TOTALS											
	4.1 Direct	18,156,472	0	600,464	0	0	0	0	17,087,965	0	468,043
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	606,330	0	600,464	0	0	0	0	0	0	5,866
	4.4 Net	17,550,142	(a) 0	(a) 0	0	0	(a) 0	0	17,087,965	0	462,177

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$, Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	PART 2 - Incurred During the Year										
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	216,274,922		8,494,716	7,795,077	1,611,909				187,358,661		11,014,559
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	18,222,658		8,494,716	7,795,077	1,611,909						320,956
1.4 Net (d)	198,052,264	0	0	0	0	0	0	0	187,358,661	0	10,693,603
2. Liability December 31, current year from Part 1:											
2.1 Direct	18,156,472	0	600,464	0	0	0	0	0	17,087,965	0	468,043
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	606,330	0	600,464	0	0	0	0	0	0	0	5,866
2.4 Net	17,550,142	0	0	0	0	0	0	0	17,087,965	0	462,177
3. Amounts recoverable from reinsurers December 31, current year	0										
4. Liability December 31, prior year:											
4.1 Direct	16,370,425	0	707,384	0	0	0	0	0	15,209,962	0	453,079
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	713,881	0	707,384	0	0	0	0	0	0	0	6,497
4.4 Net	15,656,544	0	0	0	0	0	0	0	15,209,962	0	446,582
5. Amounts recoverable from reinsurers December 31, prior year	0	0	0	0	0	0	0	0	0	0	0
6. Incurred benefits:											
6.1 Direct	218,060,969	0	8,387,796	7,795,077	1,611,909	0	0	0	189,236,664	0	11,029,523
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	18,115,107	0	8,387,796	7,795,077	1,611,909	0	0	0	0	0	320,325
6.4 Net	199,945,862	0	0	0	0	0	0	0	189,236,664	0	10,709,198

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ _____ in Line 1.1, \$ _____ in Line 1.4.
\$ _____ in Line 6.1 and \$ _____ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ _____ in Line 1.1, \$ _____ in Line 1.4.
\$ _____ in Line 6.1 and \$ _____ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ _____ in Line 1.1, \$ _____ in Line 1.4.
\$ _____ in Line 6.1 and \$ _____ in Line 6.4.

(d) Includes \$ _____ premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash, (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Other invested assets (Schedule BA)	0	0	0
8. Receivables for securities	0	0	0
9. Aggregate write-ins for invested assets	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	0	0	0
11. Title plants (for Title insurers only).....	0	0	0
12. Investment income due and accrued	0	0	0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	89,886	70,688	(19,198)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
13.3 Accrued retrospective premiums.....	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers	0	0	0
14.2 Funds held by or deposited with reinsured companies	0	0	0
14.3 Other amounts receivable under reinsurance contracts	0	0	0
15. Amounts receivable relating to uninsured plans	2,209	41,564	39,355
16.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
16.2 Net deferred tax asset.....	868,446	645,876	(222,570)
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software	22,358	41,068	18,710
19. Furniture and equipment, including health care delivery assets	748,692	800,340	51,648
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0
22. Health care and other amounts receivable.....	74,840	0	(74,840)
23. Aggregate write-ins for other than invested assets	1,154,980	1,374,835	219,855
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	2,961,411	2,974,371	12,960
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
26. Total (Lines 24 and 25)	2,961,411	2,974,371	12,960
DETAILS OF WRITE-INS			
0901.			0
0902.			0
0903.			0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0
2301. Prepaid Commission.....	910,681	1,374,835	464,154
2302. Prepaid Expenses.....	244,299	0	(244,299)
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,154,980	1,374,835	219,855

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the Wisconsin Office of Insurance.

The Wisconsin Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Wisconsin for determining and reporting the financial condition and results of operations of an insurance Company, for determining its solvency under the Wisconsin Insurance Law. The National Association of Insurance Commissioners’ (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Wisconsin. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. No deviations exist.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Wisconsin is shown below:

	State of		2009		2008
	Domicile				
1. Net Income, Wisconsin basis	WI	\$	15,581,605	\$	22,665,636
2. State Prescribed Practices (Income):	WI		-		-
3. State Permitted Practices (Income):	WI		-		-
4. Net Income, NAIC SAP	WI	\$	15,581,605	\$	22,665,636
5. Statutory Surplus, Wisconsin basis	WI	\$	58,408,216	\$	63,789,712
6. State Prescribed Practices (Surplus):	WI		-		-
7. State Permitted Practices (Surplus):	WI		-		-
8. Statutory Surplus, NAIC SAP	WI	\$	58,408,216	\$	63,789,712

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. These estimates are based on knowledge of current events and anticipated future events, and accordingly, actual results could differ from those estimates.

C. Accounting Policy

Short-term investments include investments mainly in U.S. Government obligations with a maturity of twelve months or less from the date of purchase. Short-term investments are recorded at amortized cost. The carrying value of short-term investments approximates fair value due to the short-term maturities of the investments.

Investments are valued and classified in accordance with methods prescribed by the NAIC. Bonds with an NAIC rating of 1 or 2 are carried at amortized cost, with all other bonds being recorded at the lower of amortized cost or fair value.

The Company regularly evaluates investment securities for impairment. The Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment’s fair value has been below carrying value, the near term prospects for recovery to carrying value, and the Company’s intent and ability to hold the investment until maturity or market recovery is realized. If and when a determination is made that a decline in fair value below the cost basis is other-than-temporary, the related investment is written down to its estimated fair value through earnings.

For loan backed and structured securities where the securities fair value is less then the amortized cost, the Company considers several factors to determine if the security’s impairment is other-than-temporary. If the Company has the intent to sell the security or if the Company does not have the intent and ability to retain the security until recovery of its fair value, the related investment is written down to its estimated fair value through earnings. If, however, the Company has the intent and ability to retain the security until recovery of its fair value, the Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment’s fair value has been below carrying value and the near term prospects for recovery to carrying value. If the determination is made, based on these factors, that the Company does expect to recover the entire amortized cost of the security, then an other-than-temporary impairment has not occurred. If, however, the determination is made that the Company does not expect to recover the entire amortized cost of the security based on the factors noted above, the Company recognizes a realized loss in earnings for the non-interest related decline. No loss is recognized for the interest impairment.

Amortization of bond premium or discount is computed using the scientific interest method.

Income from investments is recorded on an accrual basis. For the purpose of determining realized gains and losses, the cost of securities sold is based upon specific identification. Investment income due and accrued over 90 days past due is nonadmitted.

The asset valuation reserve (“AVR”) is determined using NAIC prescribed formulas and is reported as a liability rather than as a valuation allowance or appropriation of surplus. The AVR represents an allowance for possible fluctuations in the value of bonds, equity securities, mortgage loans, real estate and other invested assets.

Under a formula prescribed by the NAIC, the Company defers the portion of realized gains and losses on sales of fixed income investments, principally bonds, attributable to changes in the general level of interest rates and amortizes those deferrals over the remaining period to maturity of the individual security sold. This net deferral is reported as the "interest maintenance reserve" in the acCompanying statements of admitted assets, liabilities and surplus.

The Company participates in a securities leading program to maximize investment income. The Company loans certain investment securities for short periods of time in exchange for collateral initially equal to at least 102 percent of the fair value of the investment securities on loan. The fair value of the loaned investment securities is monitored on a daily basis, with additional collateral obtained or refunded as the fair value of the loaned investment securities fluctuates. The collateral, which may be in the form of cash or U.S. Government securities, is deposited by the borrower with an independent lending agent.

Equipment is stated at cost less accumulated depreciation. Depreciation expense is computed using the straight-line method over estimated useful lives generally ranging from three to five years. Improvements to leased facilities are depreciated over the shorter of

NOTES TO FINANCIAL STATEMENTS

the remaining lease term or the anticipated life of the improvement.

The Company recognizes an asset or liability for the deferred tax consequences of temporary differences between the tax bases of assets or liabilities and their reported amounts in the financial statements. The temporary differences will result in taxable or deductible amounts in future years when the reported amounts of the assets or liabilities are recovered or settled.

Premiums are reported as earned in the period in which members are entitled to receive services, and are net of retroactive membership adjustments. Retroactive membership adjustments result from enrollment changes not yet processed, or not yet reported by an employer group or the government. Premiums received prior to such period are recorded as advance premiums.

Benefits incurred include claim payments, capitation payments, pharmacy costs net of rebates, allocations of certain centralized expenses, legal and administrative costs to settle claims, and various other costs incurred to provide health insurance coverage to members, as well as estimates of future payments to hospitals and others for medical care provided prior to the date of the statements of admitted assets, liabilities and surplus. Capitation payments represent monthly contractual fees disbursed to participating primary care physicians, and other providers who are responsible for providing medical care to members. Pharmacy costs represent payments for members' prescription drug benefits, net of rebates from drug manufacturers.

The estimates of future medical benefit payments are developed using actuarial methods and assumptions based upon claim payment patterns, medical cost inflation, historical development such as claim inventory levels and claim receipt patterns, and other relevant factors. Corresponding administrative costs to process outstanding claims are estimated and accrued. Estimates of future payments relating to services incurred in the current and prior periods are continually reviewed by management and adjusted as necessary.

The Company assesses the profitability of its contracts for providing health insurance coverage to its members when current operating results or forecasts indicate probable future losses. The Company records a premium deficiency liability in current operations to the extent that the sum of expected future medical costs, claim adjustment expenses and maintenance costs exceed related future premiums. Investment income is not contemplated in the calculation of the premium deficiency liability.

Management believes the Company's benefits payable are adequate to cover future claims payments required, however, such estimates are based on knowledge of current events and anticipated future events, and therefore, the actual liability could differ from the amounts provided

The Company estimates anticipated Pharmacy Rebate Receivables using the analysis of historical recovery patterns.

2. Accounting Changes and Corrections of Errors

Not Applicable.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Merger

Not Applicable.

C. Assumption Reinsurance

Not Applicable.

D. Impairment Loss

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, Including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

The Company does not have any investments in an other-than-temporary impairment position at year-end.

NOTES TO FINANCIAL STATEMENTS

Gross unrealized losses and fair value aggregated by investment category and length of time that individual securities have been in a continuous unrealized loss position were as follows at December 31, 2009 and 2008:

	2009					
	Less than 12 months		12 months or more		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
Other loan back securities	\$ -	\$ -	\$ 712,890	\$ (40,773)	\$ 712,890	\$ (40,773)
Total loan backed securities	\$ -	\$ -	\$ 712,890	\$ (40,773)	\$ 712,890	\$ (40,773)

The unrealized losses at December 31, 2009 were primarily due to increases in interest rates from a widening of credit spreads. All issuers of securities trading at an unrealized loss remain current on all contractual payments and the Company believes it is probable that all amounts due according to the contractual terms of the debt securities are collectible. After taking into account these and other factors, including the severity of the decline and the Company’s ability and intent to hold these securities until recovery or maturity, the Company determined the unrealized losses on these investment securities were temporary and, as such, no impairment was required.

E. Repurchase Agreements

Not Applicable.

F. Real Estate

Not Applicable.

G. Low-Income Housing Tax Credits (LIHTC)

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10.0 percent of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from surplus on the following basis:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loan default.

- B. The total amount excluded was \$0.

8. Derivative Instruments

Not Applicable.

9. Income Taxes

The components of the net admitted deferred tax asset in the Company’s statements of Assets, Liabilities, and Surplus by tax character are as follows:

	Ordinary Taxes	Capital Taxes	December 31, 2009	December 31, 2008
Total of gross deferred tax assets	\$ 3,074,269	\$ 33,234	\$ 2,047,029	\$ 1,664,153
Total of deferred tax liabilities	75,965	-	89,083	284,112
Net deferred tax	2,998,304	33,234	1,957,946	1,380,041
Deferred tax asset nonadmitted	881,564	-	868,446	645,876
Net admitted deferred tax	\$ 2,116,740	\$ 33,234	\$ 1,089,500	\$ 734,165
(Increase) Decrease in nonadmitted asset			\$ 222,570	

The provisions for incurred taxes on earnings for the years ended December 31 are:

	December 31, 2009	December 31, 2008
Federal payable	\$ 9,930,341	\$ 13,891,159

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

Deferred tax assets:	December 31, 2009	December 31, 2008
Deferred acquisition cost – net of tax deductible amount	\$ 720,071	\$ 367,528
Advance premium	473,896	379,084
Non-admitted assets	305,246	316,959
Vacation pay	259,854	262,660
Other	254,729	82,704
Other capital items	33,234	-
Other than temporary impairment	-	216,325
Depreciation	-	38,893
Total deferred tax assets	\$ 2,047,029	\$ 1,664,153
Nonadmitted deferred tax assets	868,446	645,876
Admitted deferred tax assets	\$ 1,178,583	\$ 1,018,277

NOTES TO FINANCIAL STATEMENTS

Deferred tax liabilities:

Depreciation	\$	19,669	\$	-
Benefits payable		13,118		218,371
Loss adjustment expense		14,674		8,440
Other	\$	<u>41,622</u>	\$	<u>57,301</u>
Total deferred tax liabilities	\$	89,083	\$	284,112
Net admitted deferred tax asset	\$	<u>1,089,500</u>	\$	<u>734,165</u>

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the annual statement):

	Ordinary Taxes	Capital Taxes	December 31, 2009	December 31, 2008	Change
Total deferred tax assets	\$ 2,047,029	\$ -	\$ 2,047,029	\$ 1,664,153	\$ 382,876
Total deferred tax liabilities	89,083	-	89,083	284,112	(195,029)
Net deferred tax asset (liability)	<u>\$ 1,957,946</u>	<u>\$ -</u>	<u>\$ 1,957,946</u>	<u>\$ 1,380,041</u>	<u>\$ 577,905</u>

The Company has not elected to admit deferred tax assets pursuant to SSAP 10(R). The current period election does not differ from the prior reporting period.

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	December 31, 2009	Effective Tax Rate
Provision computed at statutory rate	\$ 9,287,633	35.00%
Other permanent items	186,711	0.70%
Nonadmitted asset deferred tax change effect on rate	82,436	0.31%
Loss incurred addback	23,168	0.09%
Prior year correction entry	(7,396)	(0.03)%
Dividends received deduction	(1,816)	(0.01)%
STAT/GAPP difference	(65,665)	(0.25)%
Tax exempt income deduction	(152,637)	(0.58)%
Total	<u>\$ 9,352,434</u>	<u>35.23%</u>
Federal taxes incurred 2009 only	\$ 9,777,185	36.83%
Change in net deferred income taxes	(577,905)	(2.18)%
Federal taxes recoverable correction 2008	153,154	0.58%
Total statutory income taxes	<u>\$ 9,352,434</u>	<u>35.23%</u>

The Company has no net capital loss carryforwards.

The Company is included in a consolidated federal income tax return with its parent Company, Humana Inc. The Company has a agreement, approved by the Company’s Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to be paid for any future net losses it may incur. The Company has no contingent income tax liabilities. The Company has not adjusted gross deferred tax assets due to changes in judgment about the realizability of the related deferred tax asset. The Company has no deposits under Section 6603 of the Internal Revenue Code.

AFFILIATIONS SCHEDULE

CORPORATE NAME AND EMPLOYER IDENTIFICATION NUMBER
THE ADDRESS OF EACH COMPANY IS: P. O. BOX 740026, LOUISVILLE, KY 40201

CORP. NO.	CORPORATION NAME	EMPLOYER IDENTIFICATION NUMBER
1	HUMANA INC.	61-0647538
2	516-526 WEST MAIN STREET CONDOMINIUM COUNCIL OF CO-OWNERS, INC.	20-5309363
3	AMERICAN DENTAL PLAN OF NORTH CAROLINA, INC.	56-1796975
4	AMERICAN DENTAL PROVIDERS OF ARKANSAS, INC.	58-2302163
5	CAC-FLORIDA MEDICAL CENTERS, LLC	26-0010657
6	CARENETWORK, INC.	39-1514846
7	CAREPLUS HEALTH PLANS, INC.	59-2598550
8	CARITEN HEALTH PLAN, INC.	62-1579044
9	CARITEN INSURANCE COMPANY	62-0729865
10	CHA HMO, INC.	61-1279717
11	CHA SERVICE COMPANY, INC.	61-1279716
12	COMPBENEFITS COMPANY	59-2531815
13	COMPBENEFITS CORPORATION	04-3185995
14	COMPBENEFITS DENTAL, INC.	36-3686002
15	COMPBENEFITS DIRECT, INC.	58-2228851
16	COMPBENEFITS INSURANCE COMPANY	74-2552026
17	COMPBENEFITS OF ALABAMA, INC.	63-1063101
18	COMPBENEFITS OF GEORGIA, INC.	58-2198538
19	CORPHEALTH PROVIDER LINK, INC.	20-8236655

NOTES TO FINANCIAL STATEMENTS

20	CORPHEALTH, INC.	75-2043865	
21	CPHP HOLDINGS, INC.	30-0117876	
22	DEFENSEWEB TECHNOLOGIES, INC.	33-0916248	
23	DENTAL CARE PLUS MANAGEMENT, CORP.	36-3512545	
24	DENTICARE, INC.	76-0039628	
25	EMPHESYS INSURANCE COMPANY	31-0935772	
26	EMPHESYS, INC.	61-1237697	
27	HEALTH VALUE MANAGEMENT, INC.	61-1223418	
28	HUMANA ACTIVE OUTLOOK, INC.	20-4835394	
29	HUMANA ADVANTAGECARE PLAN, INC.	65-1137990	
30	HUMANA BENEFIT PLAN OF ILLINOIS, INC.	37-1326199	
31	HUMANA EMPLOYERS HEALTH PLAN OF GEORGIA, INC.	58-2209549	
32	HUMANA GOVERNMENT NETWORK SERVICES, INC. (fka HUMANA MILITARY PHARMACY SERVICES, INC.)	20-1717441	
33	HUMANA HEALTH BENEFIT PLAN OF LOUISIANA, INC.	72-1279235	
34	HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	61-1041514	
35	HUMANA HEALTH PLAN INTERESTS, INC.	71-0732385	
36	HUMANA HEALTH PLAN OF CALIFORNIA, INC.	26-3473328	
37	HUMANA HEALTH PLAN OF OHIO, INC.	31-1154200	
38	HUMANA HEALTH PLAN OF TEXAS, INC.	61-0994632	
39	HUMANA HEALTH PLAN, INC.	61-1013183	
40	HUMANA INNOVATION ENTERPRISES, INC.	61-1343791	
41	HUMANA INSURANCE COMPANY	39-1263473	
42	HUMANA INSURANCE COMPANY OF KENTUCKY	61-1311685	
43	HUMANA INSURANCE COMPANY OF NEW YORK	20-2888723	
44	HUMANA MARKETPOINT, INC.	61-1343508	
45	HUMANA MEDICAL PLAN OF UTAH, INC.	20-8411422	
46	HUMANA MEDICAL PLAN, INC.	61-1103898	
47	HUMANA MILITARY DENTAL SERVICES, INC.	27-1323221	
48	HUMANA MILITARY HEALTHCARE SERVICES, INC.	61-1241225	
49	HUMANA PHARMACY, INC.	61-1316926	
50	HUMANA VETERANS HEALTHCARE SERVICES, INC.	20-8418853	
51	HUMANA WISCONSIN HEALTH ORGANIZATION INSURANCE CO.	39-1525003	
52	HUMANA/COMPBENEFITS, INC.	59-1843760	
53	HUMANACARES, INC.	65-0274594	
54	HUMANADENTAL INSURANCE COMPANY	39-0714280	
55	HUMANADENTAL, INC.	61-1364005	
56	HUMCO, INC.	61-1239538	
57	HUM-e-FL, INC.	61-1383567	
58	HUM-HOLDINGS INTERNATIONAL, INC.	26-3583438	
59	INFOCUS TECHNOLOGY, INC.	42-1575099	
60	KMG AMERICA CORPORATION	20-1377270	
61	MANAGED CARE INDEMNITY, INC.	61-1232669	
62	PHP COMPANIES, INC.	62-1552091	
63	PREFERRED HEALTH PARTNERSHIP OF TENNESSEE, INC.	62-1546662	
64	PREFERRED HEALTH PARTNERSHIP, INC.	62-1250945	
65	PRESERVATION ON MAIN, INC.	20-1724127	
66	SENSEI, INC.	20-3355580	
67	TEXAS DENTAL PLANS, INC.	74-2352809	
68	THE DENTAL CONCERN, INC.	52-1157181	
69	THE DENTAL CONCERN, LTD	36-3654697	
70	ULTIMATE OPTICAL, INC.	65-0856480	1

FOOTNOTE:
BLANK = TAX PERIOD 1/1/09 THROUGH 12/31/09 OR DATE OF INCORPORATION THROUGH 12/31/09
1 = TAX PERIOD 1/1/09 THROUGH MERGER DATE OF 12/31/09 (FILED 12/31/09, EFFECTIVE 1/4/10)

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The Company has a management contract with Humana and other related parties whereby the Company is provided with medical and executive management, information systems, claims processing, billing and enrollment, and telemarketing and other services as required by the Company. Management fees charged to operations for the years ended December 31, 2009 and 2008 were approximately \$7.3 million and \$7.7 million respectively.

As a part of this agreement, Humana makes cash disbursements on behalf of the Company which includes, but is not limited to, medical related items, general and administrative expenses, commissions and payroll. Humana is reimbursed by the Company weekly, based upon historical pattern of amounts and timing. Each month, these estimates are adjusted to ultimately settle upon actual disbursements made on behalf of the Company. As a result, any residual inter-Company balances are immediately settled in the following month. The Company continues to be primarily liable for any outstanding payments made on behalf of the Company, should Humana not be able to fulfill its obligations.

NOTES TO FINANCIAL STATEMENTS

Dividends of \$5.0 million were paid to Humana Inc. on May 29, 2009. The Department of Insurance was notified prior to the payment of this dividend.

11. Debt

A. Capital Notes

The Company has no capital notes outstanding.

B. All other Debt

The Company has no debentures outstanding.

The Company does not have any reverse repurchase agreements.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

Not Applicable.

B. Defined Contribution Plan

Not Applicable.

C. Multiemployer Plans

Not Applicable.

D. Consolidated/Holding Company Plans

The Company employees are eligible to participate in the Humana Retirement and Savings Plan ("the Plan"), a defined contribution plan, sponsored by Humana Inc. The Plan maintains two accounts, the Savings Account and the Retirement Account.

Humana Inc.'s total contributions paid to the Savings and Retirement accounts of the Humana Retirement and Savings Plan were \$109.3 million for 2009. Of these contributions, the Company contributed \$1.7 million during both 2009 and 2008. As of December 31, 2009 the fair market value of the Humana Retirement and Savings Plan's assets was \$1.3 billion.

E. Post Employment Benefits and Compensated Absences

Not Applicable.

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not Applicable

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- 1) The Company has \$25,000 par value common stock with 300 shares authorized and 104 shares issued and outstanding.
- 2) The Company has no preferred stock outstanding.
- 3) The State of Wisconsin insurance laws and regulations require that any dividend together with other dividends paid in the preceding 12 months that exceed the lesser of (1) 10.0 percent of statutory surplus at the end of the prior year or (2) the total net gain from operations of the insurer for the preceding calendar year, less realized capital gains each year, is deemed "extraordinary" and must receive the prior written approval of the Department of Insurance.
- 4) An ordinary dividend in the amount of \$25.0 million on May 29, 2009 was paid by the Company.
- 5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- 6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- 7) Not Applicable.
- 8) Not Applicable.
- 9) Not Applicable.
- 10) Not Applicable.
- 11) Not Applicable.
- 12) Not Applicable.
- 13) Not Applicable.

14. Contingencies

A. Contingent Commitments

Not Applicable.

B. Assessments

Not Applicable.

C. Gain Contingencies

Not Applicable.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

E. All Other Contingencies

During the ordinary course of business, the Company is subject to pending and threatened legal actions. Management of the Plan does not believe that any of these actions will have a material adverse effect on the Company’s surplus, results of operations or cash flows. However, the likelihood or outcome of current or future legal proceedings cannot be accurately predicted, and they could adversely affect the Company’s surplus, results of operations and cash flows.

The Company is not aware of any other material contingent liabilities as of December 31, 2009

15. Leases

A. Lessee Operating Lease

1) The Company has entered into operating leases for medical and administrative office space and equipment with lease terms ranging from one to ten years. Operating lease rental payments charged to expenses for the years ended December 31, 2009 and 2008 was approximately \$3.0 million and \$2.5 million, respectively.

2) Noncancelable Lease Terms:

a. At January 1, 2010, the minimum aggregate rental commitments are as follows:

Year ending December 31,

2009	\$	2,750,211
2010		2,119,846
2011		1,903,020
2012		1,710,141
2013		1,561,785
2014 and thereafter		739,155
Total Minimum Lease Payments	\$	<u>10,784,158</u>

b. Certain rental commitments have renewal options extending through the year 2022. Some of these renewals are subject to adjustments in future periods.

3) The Company is not involved in any sales – leaseback transactions.

B. Other Leases

Not Applicable.

16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentration of Credit Risk

1) The Company has no investment in Financial Instruments with Off Balance Sheet Risk.

2) The Company has no investment in Financial Instruments with Concentration Credit Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable.

B. Transfer and Servicing of Financial Assets

The Company participates in a securities lending program of select invested assets. As of December 31, 2009, securities totaling \$1.0 million were loaned under this program. Due to recent financial market turmoil, certain assets held off balance sheet in conjunction with this program were determined to be impaired at December 31, 2009. As a result of this impairment, the net liability of \$95 thousand related to this security lending program has been accrued. This represents the shortfall of assets held under the program versus the continuing liability to return the full value of cash collateral.

C. Wash Sales

Not Applicable.

NOTES TO FINANCIAL STATEMENTS

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans

The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partially insured plans was as follows during 2009:

	(1)		(2)		(3)	
	ASO Uninsured Plans		Uninsured Portion of Partially Insured Plans		Total ASO	
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$	5,910,703	\$	-	\$	5,910,703
b. Total net other income or expenses (including interest paid to or received from plans)	\$	-	\$	-	\$	-
c. Net gain or (loss) from operations	\$	5,910,703	\$	-	\$	5,910,703
d. Total claim payment volume	\$	115,405,879	\$	-	\$	115,405,879

B. ASC Plans

Not Applicable.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

Not Applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable.

20. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring

Not Applicable.

C. Other Disclosures

Not Applicable.

D. Disclose the nature of any portion of the balance that is reasonably possible to be uncollectible for assets covered by SSAP No. 6, Uncollected Premium Balances, Bill Receivable for Premiums, and Amounts Due From Agents and Brokers, SSAP No. 47, Uninsured Plans, or SSAP No. 66, Retrospectively Rated Contracts.

Not Applicable.

E. Business Interruption Insurance Recoveries

Not Applicable.

F. State Transferable Tax Credits

Not Applicable.

G. The company has no deposits admitted under Section 6603 of the Internal Revenue Service Code.

H. Hybrid Securities

Not Applicable.

I. Subprime Mortgage Related Risk Exposure

The Company consults with its external investment managers to assess its subprime mortgage related risk exposure. Certain characteristics are utilized to determine if a mortgage-backed security has subprime exposure. The main characteristics reviewed when determining this are the collateral and structure of the security, the loan purpose, loan documentation, occupancy, geographical location, loan size and type. Subprime mortgage borrowers typically have lower credit scores, lower loan balances and higher loan-to-values than other conforming loans. Management’s practices include reviewing quantitative and qualitative credit models that analyze loan-level collateral composition, historical underwriter performance trends, the impact of macroeconomic factors, and issuer risks; as well as reviewing the estimation of security cash flows and monthly model calibrations.

(1) Direct exposure through investments in sub-prime mortgage loans.

The Company has no direct exposure through investment to sub-prime mortgage loans.

(2) Indirect exposure to sub-prime mortgage risk through investments in the following securities:

a. Residential mortgage backed securities – No substantial exposure noted.

NOTES TO FINANCIAL STATEMENTS

- b. Collateralized debt obligations – No substantial exposure noted.
 - c. Structured Securities (including principal protected notes) – No substantial exposure noted.
 - d. Debt Securities of companies with significant sub-prime exposure – No substantial exposure noted
 - e. Equity securities of companies with significant sub-prime exposure – No substantial exposure noted.
 - f. Other Assets – No substantial exposure noted.
- (3) Underwriting exposure to sub-prime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors and Officers liability coverage, or Errors and Omissions liability coverage.
- Not Applicable.
- (4) Classification of mortgage related securities is primarily based on information from outside data services, including rating agency actions. When considering our exposure, the Company evaluated the percentage of full documentation loans, percent of owner occupied properties, FICO scores, average margin for ARM loans, percent of loans with prepayment penalties, the existence of non-traditional underwriting standards, among other factors.

21. Events Subsequent

The Company is not aware of any events or transactions occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition. Subsequent events have been considered through 2/19/2010 for the statutory statement issued on 2/19/2010.

22. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10.0 percent or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?
- Yes (☐) No (☒)
- If yes, give full details.
- (2) Have any policies issued by the Company been reinsured with a Company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10.0 percent or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?
- Yes (☐) No (☒)
- If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
- Yes (☐) No (☒)
- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
- Yes (☐) No (☒)
- If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?
- Yes (☐) No (☒)
- If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

B. Uncollectible Reinsurance

NOTES TO FINANCIAL STATEMENTS

Not Applicable.

C. Commutation of Ceded Reinsurance

Not Applicable.

23. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable.

24. Change in Incurred Claims and Claim Adjustment Expenses

Reserves as of December 31, 2008 were \$16.1 million. As of December 31, 2009, \$14.2 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$0.6 million as a result of reestimation of unpaid losses and loss adjustment expenses principally on the dental line of business. Therefore, there has been a \$1.3 million favorable prior-year development since December 31, 2008. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The Company has no retrospectively rated group insurance policies.

25. InterCompany Pooling Arrangements

Not Applicable.

26. Structured Settlements

The Company has no structured settlements.

27. Health Care Receivables

A. Pharmaceutical Rebate Receivables

Quarter	Estimate Pharmacy Rebates as Reported on Financial Statements		Pharmacy Rebates as Billed or Otherwise Confirmed		Actual Rebates Received Within 90 Days of Billing		Actual Rebates Received Within 91 to 180 Days of Billing		Actual Rebates Received More than 181 Days after Billing	
12/31/2009	\$	-	\$	-	\$	-	\$	-	\$	-
9/30/2009	\$	-	\$	-	\$	-	\$	-	\$	-
6/30/2009	\$	-	\$	-	\$	-	\$	-	\$	-
3/31/2009	\$	-	\$	-	\$	-	\$	-	\$	-
12/31/2008	\$	-	\$	-	\$	-		-		-
9/30/2008	\$	-	\$	-	\$	-		-		-
6/30/2008	\$	-	\$	-	\$	-		-		-
3/31/2008	\$	84	\$	84	\$	84		-		-
12/31/2007	\$	30	\$	30	\$	30	\$	-	\$	-
9/30/2007	\$	31	\$	31	\$	31	\$	-	\$	-
6/30/2007	\$	3,257	\$	3,257	\$	3,257	\$	-	\$	-
3/31/2007	\$	3,883	\$	3,883	\$	3,883	\$	-	\$	-
12/31/2006	\$	5,071	\$	5,071	\$	5,071	\$	-	\$	-

B. Risk Sharing Receivables

Not Applicable.

28. Participating Policies

For the reporting year ended 2009, premiums under individual and group life participating policies were \$65,216, or 0.98% of total individual and group life premiums earned. The Company accrues dividends when declared by the Board of Directors. The Company paid dividends in the amount of \$155,790 to policyholders, and did not allocate any additional income to policyholders.

The Company does not have any participating accident & health policies.

29. Premium Deficiency Reserves

As of December 31, 2009, the Company had no liabilities related to premium deficiency reserves. The Company did not consider anticipated investment income when calculating its premium deficiency reserves. The Company did recognize the time value of money by discounting future losses at an annual interest rate of 0.15 percent.

30. Reserves for Life Contracts and Annuity Contracts

- a. The Company waives deduction of deferred fractional premium upon death of the insured and returns any portion of the final premium beyond the month of death. The Company has certain surrender values in excess of the legally computed reserves which are included in the various lines of Exhibit 5.
- b. The method used in the valuation of substandard policies is based on the normal tabular reserves plus one half of the annual substandard extra premium.
- c. As of December 31, 2009, the Company had no life insurance in force for which the gross premiums were less than the net premiums according to the standard valuation set by the State of Wisconsin.

NOTES TO FINANCIAL STATEMENTS

- d. Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7.
- Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7.
- Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.

- e. For the determination of Investment Earnings on funds not involving life contingencies under Exhibit 7, Line 3, for each valuation rate of interest the tabular interest is calculated as one-hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation. The total amount of all such products is entered under Exhibit 7, Line 3.

31. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Included in the following analysis are actuarial reserves for annuities, other than disability annuities, and deposit liabilities. The Company has annuities and supplementary contracts with life contingencies (Exhibit 5), and supplementary contracts without life contingencies (Exhibit 7). The Company has no Separate Accounts.

Reserves have been separated by withdrawal characteristics. Total annuity reserves, net of reinsurance, are zero.

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit-type Contract Funds and Other Liabilities Without Life or Disability Contingencies			
	(1)	(2)	
	Amount	% of Total	
A. Subject to discretionary withdrawal:			
(1) With fair value adjustment	\$		
(2) At book value less surrender charge			
(3) At fair value			
(4) Total with adjustment or at market value (Total of 1 through 3)			
(5) At book value without adjustment (minimal or no charge or adjustment)	100,124,819	92.4%	
B. Not subject to discretionary withdrawal	8,230,242	7.6%	
C. Total (gross)	108,355,061	100.0%	
D. Reinsurance ceded	108,355,061	100.0%	
E. Total (net)* (C) - (D)	\$ -	.0%	
* Reconciliation of total annuity actuarial reserves and deposit fund liabilities			
F. Life & Accident & Health Annual Statement			
1. Exhibit 5, Annuities Section, Total (net)	\$ -		
2. Exhibit 5, Supplementary Contracts With Life Contingencies Section, Total (net)	-		
3. Exhibit 7, Deposit Type Contracts, line 14, Column 1	-		
4. Subtotal	\$ -		
Separate Accounts Annual Statement			
5. Exhibit 3, Line 299999, Column 2	\$ -		
6. Exhibit 3, Line 399999, Column 2	-		
7. Policyholder dividend and coupon accumulations	-		
8. Policyholder premiums	-		
9. Guaranteed interest contracts	-		
10. Other contract deposit funds	-		
11. Subtotal	-		
12. Combined Total	\$ -		

32. Premium and Annuity Considerations Deferred and Uncollected

The Company has no deferred life insurance premiums and no deferred and uncollected annuity considerations as of December 31, 2009.

33. Separate Accounts

Not Applicable.

34. Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2008 and December 31, 2009 was \$325,000 and \$386,000, respectively. HumanaDental Insurance Company incurred \$4.4 million and paid \$4.3 million of claim adjustment expenses in calendar year 2009, of which \$306,000 of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years. HumanaDental Insurance Company did not reduce the liability for unpaid claims/losses for estimated salvage and subrogation.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes [X] No []
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []
- 1.3

State Regulating?.....

Wisconsin.....
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]
- 2.2

If yes, date of change:

.....
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

.....12/31/2005
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

.....12/31/2005
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

.....04/11/2007
- 3.4

By what department or departments? Wisconsin Department of Insurance.....

.....
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [X] No [] N/A []
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [] No [X]
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....
.....
.....
.....

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]
- 7.2

If yes,

7.21 State the percentage of foreign control

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....
.....
.....
.....
.....

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [☐] No [☒]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [☐] No [☒]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?.....

PricewaterhouseCoopers LLC, 500 West Main, Suite 1800, Louisville, Kentucky 40202-4265.....
10.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?.....

Frank Murray Amrine, Actuarial Director and Appointed Actuary, 500 West Main Street, Louisville, KY 40202.....
- 11.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?.....

Yes [☐] No [☒]

11.11

Name of real estate holding company

11.12

Number of parcels involved.....

0

11.13

Total book/adjusted carrying value.....

\$ 0
- 11.2

If yes, provide explanation.....
12.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1

What changes have been made during the year in the United States manager or the United States Trustees of the reporting entity?.....
- 12.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [☐] No [☐]
- 12.3

Have there been any changes made to any of the trust indentures during the year?

Yes [☐] No [☐]
- 12.4

If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

Yes [☐] No [☐] N/A [☐]
- 13.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] No [☐]

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.
- 13.11

If the response to 13.1 is No, please explain:.....
- 13.2

Has the code of ethics for senior managers been amended?

Yes [☐] No [☒]
- 13.21

If the response to 13.2 is Yes, provide information related to amendment(s).....
- 13.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [☐] No [☒]
- 13.31

If the response to 13.3 is Yes, provide the nature of any waiver(s).....

BOARD OF DIRECTORS

14.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [☒] No [☐]
15.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [☒] No [☐]
16.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [☒] No [☐]

GENERAL INTERROGATORIES
FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g. Generally Accepted Accounting Principles)?

Yes [] No [X]

18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

18.11 To directors or other officers\$0

18.12 To stockholders not officers\$0

18.13 Trustees, supreme or grand (Fraternal only)\$0

18.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

18.21 To directors or other officers\$0

18.22 To stockholders not officers\$0

18.23 Trustees, supreme or grand (Fraternal only)\$0

19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Rented from others\$

19.22 Borrowed from others\$

19.23 Leased from others\$

19.24 Other\$

20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [X] No []

20.2 If answer is yes:

20.21 Amount paid as losses or risk adjustment\$

20.22 Amount paid as expenses\$112,099

20.23 Other amounts paid\$

21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []

21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$1,408,545

INVESTMENT

22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 22.3)

Yes [X] No []

22.2 If no, give full and complete information, relating thereto.....

22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provided).....

Description of Securities Lending Program is included in number 16 of the Notes to the Financial Statement.....

22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [X] No [] N/A []

22.5 If answer to 22.4 is yes, report amount of collateral.

\$1,000,000

22.6 If answer to 22.4 is no, report amount of collateral.

\$

23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3)

Yes [X] No []

23.2 If yes, state the amount thereof at December 31 of the current year:

23.21 Subject to repurchase agreements\$

23.22 Subject to reverse repurchase agreements\$

23.23 Subject to dollar repurchase agreements\$

23.24 Subject to reverse dollar repurchase agreements\$

23.25 Pledged as collateral\$

23.26 Placed under option agreements\$

23.27 Letter stock or securities restricted as to sale\$1,000,000

23.28 On deposit with state or other regulatory body\$6,328,409

23.29 Other\$

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Securities Lending.....	UNITED STATES TREASURY 912795T76.....	.....1,000,000
.....
.....
.....
.....

24.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes [] No [] N/A [X]

If no, attach a description with this statement.

25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

25.2 If yes, state the amount thereof at December 31 of the current year.

\$

GENERAL INTERROGATORIES

26. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, F - Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []

26.01 For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase.....	4 New York Plaza, 15th Floor, New York, NY. 10004-2413 Attn: Herb Spaulding.....

26.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....
.....
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year?

Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
107105.....	Blackrock, Inc.....	40 East 52nd Street, New York, NY 10022.....

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
.....
27.2999 TOTAL		0

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....
.....
.....

GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds.....	90,626,853	88,200,456	(2,426,397)
28.2 Preferred stocks.....	0		0
28.3 Totals	90,626,853	88,200,456	(2,426,397)

28.4 Describe the sources or methods utilized in determining the fair values:.....
Fair value of actively traded debt and equity securities are based on quoted market prices. Fair Value of inactively traded debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest r.....

29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [] No [X]

29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:...

30.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? Yes [X] No []

30.2 If no, list exceptions:.....

OTHER

31.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? \$69,520

31.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
NATIONAL ASSOCIATION OF DENTAL PLANS.....	\$.....36,108

32.1 Amount of payments for legal expenses, if any? \$12,671

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
SMITH MOORE LEATHERWOOD.....	\$.....11,776

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$2,000

33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Scholarships Inc.....	\$.....2,000

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U. S. business only

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	295,216,209	\$	296,427,719
2.2	Premium Denominator	\$	295,216,209	\$	296,427,719
2.3	Premium Ratio (2.1/2.2)		1.000		1.000
2.4	Reserve Numerator	\$	17,875,314	\$	15,884,038
2.5	Reserve Denominator	\$	17,873,318	\$	15,881,643
2.6	Reserve Ratio (2.4/2.5)		1.000		1.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [] No [] N/A []

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4

State the authority under which Separate Accounts are maintained:

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No []

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

\$

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$ 5,265,257

4.22

Received

\$ 0

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

If yes, what amount pertaining to these items is included in:

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

For stock reporting entities only:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$ 15,000,000

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$ 67,000,000

7.12

Stock

\$ 0

21

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1	2	3
	Reinsurance Assumed	Reinsurance Ceded	Net Retained
8.31	Earned premium.....		
8.32	Paid claims.....		
8.33	Claim liability and reserve (beginning of year).....		
8.34	Claim liability and reserve (end of year).....		
8.35	Incurred Claims.....		

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column 1 are:

	Attachment Point	1 Earned Premium	2 Claim Liability And Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 – 99,999	.....	.....
8.43	\$100,000 – 249,999	.....	.....
8.44	\$250,000 – 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$.....

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefits	2 Guaranteed Living Benefits	Waiting Period Remaining	Account Value Related to Col.3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserved Credit

10 For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only::

10.1 Amount of loss reserves established by these annuities during the current year? \$.....

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e. Present Value)
.....
.....
.....
.....

11.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

11.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT\$000)

	1 2009	2 2008	3 2007	4 2006	5 2005
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	537,761	569,343	601,488	646,146	690,253
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	174,836	190,898	210,299	228,391	252,599
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	712,597	760,241	811,787	874,537	942,852
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary life insurance (Line 20.4, Col. 3)	0	0	0	0	0
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	0	0	0	0	0
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1A & H-group (Line 20.4, Col. 8)	277,759,321	280,983,073	291,931,393	1,637,248	1,410,677
18.2A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3A & H-other (Line 20.4, Col. 10)	17,456,887	15,444,646	9,793,762	275,536,812	248,335,881
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	295,216,208	296,427,719	301,725,155	277,174,060	249,746,558
<u>Balance Sheet</u> (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	92,292,607	93,909,031	96,610,859	90,382,454	92,227,902
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	33,884,392	30,119,319	30,980,747	26,482,664	29,836,376
23. Aggregate life reserves (Page 3, Line 1)	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	323,175	225,099	166,799	150,695	44,233
25. Deposit-type contract funds (Page 3, Line 3)	0	0	0	0	0
26. Asset valuation reserve (Page 3, Line 24.1)	0	69,043	210,390	154,247	87,832
27. Capital (Page 3, Lines 29 & 30)	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
28. Surplus (Page 3, Line 37)	55,808,215	61,189,712	63,030,112	61,299,790	59,791,526
<u>Cash Flow (Page 5)</u>					
29. Net Cash from Operations (Line 11)	18,945,897	25,552,296	27,189,912	18,632,701	25,454,145
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital	58,408,215	63,858,755	65,840,502	64,054,037	62,479,358
31. Authorized control level risk-based capital	7,838,768	7,780,340	8,710,340	8,287,199	7,812,631
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No./Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	72.9	81.6	82.1	94.4	70.2
33. Stocks (Lines 2.1 and 2.2)	0.0	3.3	0.8	0.9	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	27.1	15.1	17.1	4.7	28.9
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Other invested assets (Line 7)	0.0	0.0	0.0	0.0	0.0
39. Receivables for securities (Line 8)	0.0	0.0	0.0	0.0	0.9
40. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2009	2 2008	3 2007	4 2006	5 2005
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate		0	0	0	0
47. All other affiliated		0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	2,961,411	2,974,371	2,093,034	1,926,674	2,261,630
50. Total admitted assets (Page 2, Line 26, Col. 3)	92,292,607	93,909,031	96,610,859	90,382,454	92,227,902
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	2,820,077	3,960,341	3,957,026	3,703,429	2,610,265
52. Realized capital gains (Losses)		0	0	0	0
53. Unrealized capital gains (Losses)		0	0	0	0
54. Total of above Lines 51, 52 and 53	2,820,077	3,960,341	3,957,026	3,703,429	2,610,265
Benefits and Reserve Increase (Page 6)					
55. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11)	0	0	0	0	0
56. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	199,945,862	198,822,132	205,946,583	191,057,738	172,591,561
57. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	0	0	0	0	0
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	0	0	900	100	44,233
59. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	21.5	18.5	19.2	17.9	16.8
61. Lapse percent (ordinary only). [Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	5.4	5.4	6.2	6.3	5.8
62. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	68.0	67.3	68.7	69.4	69.8
63. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.2	0.2	0.4	0.4	0.7
64. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	24.9	21.2	21.7	20.3	18.8
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	14,145,357	12,101,324	14,338,198	113,478	0
66. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	15,210,962	12,852,090	463,670	882,708	0
67. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	370,710	169,488	179,037	16,824,486	14,061,615
68. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2, Col. 1 less Col. 2)	446,582	322,096	14,474,089	18,247,575	14,982,834
Net Gains From Operations After Federal Income					
Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2)	0	0	0	0	0
70. Ordinary-life (Col. 3)	0	0	0	0	0
71. Ordinary-individual annuities (Col. 4)	0	0	0	0	0
72. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
73. Credit life (Col. 6)	0	0	0	0	0
74. Group life (Col. 7)	0	0	0	0	0
75. Group annuities (Col. 8)	0	0	0	0	0
76. A & H-group (Col. 9)	15,135,649	21,230,497	20,435,275	26,251	(885,855)
77. A & H-credit (Col. 10)	0	0	0	0	0
78. A & H-other (Col. 11)	285,041	2,507,807	2,066,430	21,229,920	21,223,327
79. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
80. Total (Col. 1)	15,420,690	23,738,304	22,501,705	21,256,171	20,337,472

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?.....Yes [] No []

If no, please explain:
.....

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	27,645	760,241	0	0	0	0	0	760,241
2. Issued during year		0	0	0		0			0	0
3. Reinsurance assumed										0
4. Revived during year			22	880						880
5. Increased during year (net)			23	2,481						2,481
6. Subtotals, Lines 2 to 5	0	0	45	3,361	0	0	0	0	0	3,361
7. Additions by dividends during year	XXX		XXX	174	XXX		XXX	XXX		174
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	27,690	763,776	0	0	0	0	0	763,776
Deductions during year										
10. Death			273	4,464			XXX			4,464
11. Maturity			105	168			XXX			168
12. Disability			0	0			XXX			0
13. Expiry			256	1,715						1,715
14. Surrender			826	26,582						26,582
15. Lapse			182	13,234						13,234
16. Conversion			83	3,283			XXX	XXX	XXX	3,283
17. Decreased (net)			(60)	1,733						1,733
18. Reinsurance			0	0						0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	1,665	51,179	0	0	0	0	0	51,179
21. In force end of year (Line 9 minus Line 20)	0	0	26,025	712,597	0	0	0	0	0	712,597
22. Reinsurance ceded end of year	XXX		XXX	712,597	XXX		XXX	XXX		712,597
23. Line 21 minus Line 22	XXX	0	XXX	0	XXX	(b)	XXX	XXX	0	0
DETAILS OF WRITE-INS										
0801.										0
0802.										0
0803.										0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										0
1902.										0
1903.										0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	3,143
25. Other paid-up insurance			4,641	10,092
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing			374	3,248
28. Term policies-other			875	54,124
29. Other term insurance-decreasing	XXX		XXX	23,250
30. Other term insurance	XXX		XXX	85,063
31. Totals, (Lines 27 to 30)	0	0	1,249	165,685
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	3,139
33. Totals, extended term insurance	XXX	XXX	924	6,011
34. Totals, whole life and endowment			23,852	537,761
35. Totals (Lines 31 to 34)	0	0	26,025	712,596

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS				
	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			708,801	3,795
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	0	0	708,801	3,795

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE				
	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies			XXX	
42. Number in force end of year if the number under shared groups is rounded on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	21,282

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE	
47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium			8,331	18,268				
49. Disability Income			228	2,208				
50. Extended Benefits			XXX	XXX				
51. Other			0	0				
52. Total	0 ^(b)	0	8,559 ^(b)	20,476	0 ^(b)	0	0 ^(b)	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES,
INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR
SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH
AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	96	455	0	0
2. Issued during year	0	7		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	96	462	0	0
Deductions during year:				
6. Decreased (net)	1	18		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	1	18	0	0
9. In force end of year	95	444	0	0
10. Amount on deposit	(a)		(a)	
11. Income now payable	274,296	730,350		
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	166	3,052	0	0
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	166	3,052	0	0
Deductions during year:				
6. Decreased (net)	6	178		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	6	178	0	0
9. In force end of year	160	2,874	0	0
Income now payable:				
10. Amount of income payable	(a) 436,573	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 99,269,338	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0	0	0	0	180	45,112
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	180	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	19	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	19	XXX
10. In force end of year	0	(a)	0	(a)	161	(a) 40,724

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	0	0
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Total (Lines 1 to 4)	0	0
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	0	0
10. Amount of account balance	(a)	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

NONE

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HumanaDental Insurance Company

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3				
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit - Type Contracts
1. Alabama	AL	44,637	16,040	855,704	.0	916,381	
2. Alaska	AK	2,490	0	1,079,253	.0	1,081,743	
3. Arizona	AZ	34,392	18,357	9,085,366	.0	9,138,115	
4. Arkansas	AR	26,879	20,021	358,317	.0	405,217	
5. California	CA	255,994	86,937	35,653,833	.0	35,996,764	
6. Colorado	CO	25,985	16,519	13,403,863	.0	13,446,367	
7. Connecticut	CT	10,780	5,505	334	.0	16,619	
8. Delaware	DE	14,128	6,383	3,156	.0	23,667	
9. District of Columbia	DC	78,008	12,140	997,047	.0	1,087,195	
10. Florida	FL	423,822	90,373	21,318,308	.0	21,832,503	
11. Georgia	GA	127,348	39,679	14,623,653	.0	14,790,680	
12. Hawaii	HI	2,981	18,539	.0	.0	21,520	
13. Idaho	ID	2,425	1,129	500,273	.0	503,827	
14. Illinois	IL	252,249	176,204	29,492,326	.0	29,920,779	
15. Indiana	IN	248,125	33,205	8,430,863	.0	8,712,193	
16. Iowa	IA	20,913	8,932	277,352	.0	307,197	
17. Kansas	KS	4,521	1,161	3,864,130	.0	3,869,812	
18. Kentucky	KY	54,058	21,754	13,852	.0	89,664	
19. Louisiana	LA	29,010	4,379	8,596,379	.0	8,629,768	
20. Maine	ME	3,284	2,218	627	.0	6,129	
21. Maryland	MD	801,703	424,050	3,493,000	.0	4,718,753	
22. Massachusetts	MA	215,155	54,935	146,389	.0	416,479	
23. Michigan	MI	411,432	92,949	12,777,721	.0	13,282,102	
24. Minnesota	MN	121,143	6,213	3,264,181	.0	3,391,537	
25. Mississippi	MS	23,968	4,899	2,688,259	.0	2,717,126	
26. Missouri	MO	26,815	12,350	9,222,437	.0	9,261,602	
27. Montana	MT	4,681	1,052	339	.0	6,072	
28. Nebraska	NE	16,777	5,045	135,590	.0	157,412	
29. Nevada	NV	13,387	1,851	4,228,394	.0	4,243,632	
30. New Hampshire	NH	23,974	10,433	430	.0	34,837	
31. New Jersey	NJ	371,068	145,112	5,187	.0	521,367	
32. New Mexico	NM	4,201	1,014	819,920	.0	825,135	
33. New York	NY	25,135	9,687	10,285	.0	45,107	
34. North Carolina	NC	172,228	31,334	3,774,266	.0	3,977,828	
35. North Dakota	ND	543	0	503,829	.0	504,372	
36. Ohio	OH	896,278	190,616	16,182,626	.0	17,269,520	
37. Oklahoma	OK	5,000	2,371	2,752,223	.0	2,759,594	
38. Oregon	OR	6,495	1,999	5,093	.0	13,587	
39. Pennsylvania	PA	356,796	151,372	2,194,131	.0	2,702,299	
40. Rhode Island	RI	7,428	2,774	.0	.0	10,202	
41. South Carolina	SC	46,606	20,322	456,447	.0	523,375	
42. South Dakota	SD	6,185	393	254,195	.0	260,773	
43. Tennessee	TN	51,136	14,708	5,514,409	.0	5,580,253	
44. Texas	TX	109,269	185,293	48,446,910	.0	48,741,472	
45. Utah	UT	20,488	5,221	3,654,097	.0	3,679,806	
46. Vermont	VT	2,125	1,256	21,378	.0	24,759	
47. Virginia	VA	136,280	50,481	7,913,718	.0	8,100,479	
48. Washington	WA	8,949	1,973	5,065	.0	15,987	
49. West Virginia	WV	13,455	2,833	582,997	.0	599,285	
50. Wisconsin	WI	800,763	172,147	19,326,608	.0	20,299,518	
51. Wyoming	WY	4,978	0	58,467	.0	63,445	
52. American Samoa	AS	0	0	.0	.0	0	
53. Guam	GU	0	0	.0	.0	0	
54. Puerto Rico	PR	184	0	64	.0	248	
55. US Virgin Islands	VI	0	0	.0	.0	0	
56. Northern Mariana Islands	MP	0	0	.0	.0	0	
57. Canada	CN	289	255	.0	.0	544	
58. Aggregate Other Alien	OT	6,092	272	.0	.0	6,364	0
59. Subtotal	(a)	6,373,035	2,184,685	296,993,291	.0	305,551,011	0
90. Reporting entity contributions for employee benefits plans	XXX	0	0	.0	.0	0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	120,484	15,847	.0	.0	136,331	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	.0	.0	0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	108,053	0	.0	.0	108,053	
94. Aggregate other amounts not allocable by State	XXX	0	0	.0	.0	0	0
95. Totals (Direct Business)	XXX	6,601,572	2,200,532	296,993,291	.0	305,795,395	0
96. Plus reinsurance assumed	XXX					0	
97. Totals (All Business)	XXX	6,601,572	2,200,532	296,993,291	.0	305,795,395	0
98. Less reinsurance ceded	XXX	6,601,572	2,200,532	42,229		8,844,333	
99. Totals (All Business) less Reinsurance Ceded	XXX	0	0	(b) 296,951,062	0	296,951,062	0
DETAILS OF WRITE-INS							
5801. MISCELLANEOUS	XXX	6,092	272	.0	.0	6,364	
5802.	XXX					0	
5803.	XXX					0	
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	.0	.0	0	0
5899. Total (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	6,092	272	0	0	6,364	0
9401.	XXX					0	
9402.	XXX					0	
9403.	XXX					0	
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	.0	.0	0	0
9499. Total (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

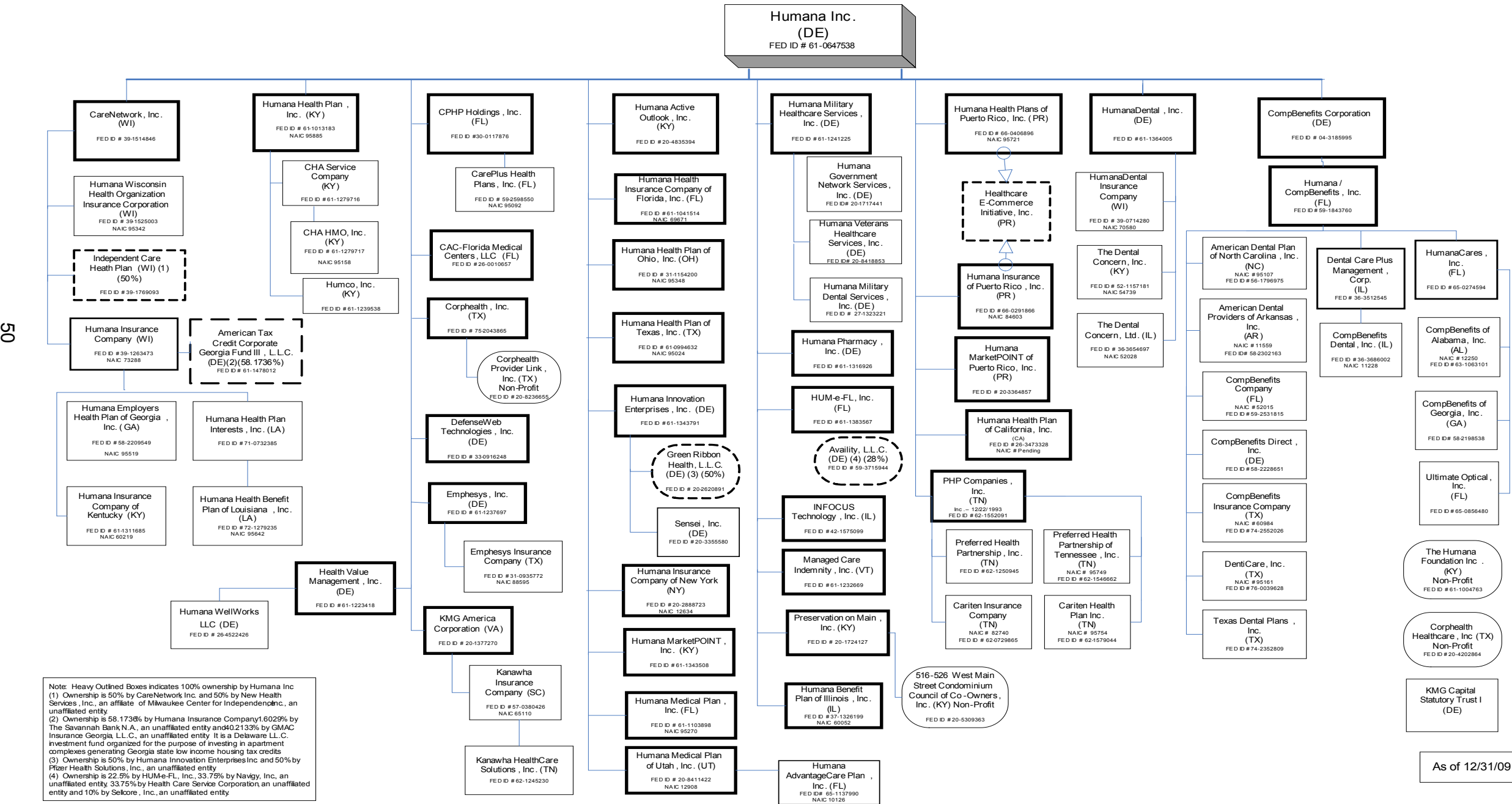
Group premiums are allocated based upon the location where the group business is sold.
Premiums sold on an individual basis are reported based upon the state of residence.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1, indicate which: .

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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